## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Confirmation No.: 7209

Meadow et al. Art Unit: 3692

Appl. No.: 09/901,124 Examiner: Nguyen, Nga B. Filed: July 10, 2001 Atty. Docket: 2222.4960001

For: Check Authorization System and

Method

Submission Under 37 C.F.R. § 1.114 and Preliminary Amendment and Reply Under 37 C.F.R. § 1.115

Mail Stop RCE

Commissioner for Patents PO Box 1450 Alexandria, VA 22313-1450

Sir:

Filed concurrently herewith in the captioned application is a Request for Continued Examination (RCE). Prior to examination of the RCE on the merits, please amend the application as directed herein. Applicants submit the following Amendment and Remarks in reply to the final Office Action dated November 26, 2008, the Advisory Action of February 5, 2009, and the Panel Decision of March 13, 2009.

It is not believed that extensions of time or fees for net addition of claims are required beyond those that may otherwise be provided for in documents accompanying this paper. However, if additional extensions of time are necessary to prevent abandonment of this application, then such extensions of time are hereby petitioned under 37 C.F.R. § 1.136(a), and any fees required therefor (including fees for net addition of claims) are hereby authorized to be charged to our Deposit Account No. 19-0036.